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09/634,435	08/08/2000	Shiann-Jong Hu	JA999802	4383

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EXAMINER
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ART UNIT	PAPER NUMBER
3625	

DATE MAILED: 07/02/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _05 April 2002_ .

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _19-38_ is/are pending in the application.

    4a) Of the above claim(s) _19-31 and 38_ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _32-37_ is/are rejected.

7)☒ Claim(s) _32_ is/are objected to.

8)☒ Claim(s) _19-31 and 38_ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____ .

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .

4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____ .

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1.   A request for continued examination under 37 CFR 1.114, including the fee set forth in

37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible

for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has

been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37

CFR 1.114. Applicant's submission filed on April 5, 2002 has been entered.

Response to Amendment

2.   Amendment received on April 5, 2002 has been entered. Claims 12-18 have been

cancelled and new claims 19-38 have been added.

Election by Original Presentation

3.   Newly submitted claims 19-31 and 38 are directed to an invention that is independent or

distinct from the invention originally claimed for the following reasons: Claims 19 and 38 are

directed to development of a software for banking transaction system and method, falling under

Class 717 and Subclass 100. Thus claims 19 and 38 are independent or distinct from the

originally claimed invention of a system for servicing/processing different types of banking

transactions, falling under Class 705 and Subclass 35. Since claims 20-31 are dependencies of

claim 19 they are also independent or distinct from the originally claimed invention of a system

for servicing/processing different types of banking transactions, falling under Class 705 and

Subclass 35. Since applicant has received an action on the merits for the originally presented

invention, this invention has been constructively elected by original presentation for prosecution

on the merits. Accordingly, claims 19-31 and 38 are withdrawn from consideration as being

directed to a non-elected invention. See 37 CFR 1.142(b) and MPEP § 821.03.

Claim Objections

4.   Claim 32 is objected to because of the following informalities: In lines 6 and 18 on page

5 the word "undue" is to be replaced by "undo". Appropriate correction is required.

Claim Rejections - 35 USC § 102

5.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of

1999 (AIPA) do not apply to the examination of this application as the application being

examined was not (1) filed on or after November 29, 2000, or (2) voluntarily published under 35

U.S.C. 122(b). Therefore, this application is examined under 35 U.S.C. 102(e) prior to the

amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

6.   Claims 32-37 are rejected under 35 U.S.C. 102(e) as being anticipated by Zeanah.

With regards to claims 32 and 35, Zeanah teaches a system for processing banking

transactions comprising a plurality of terminals for generating messages, wherein each

message requests a banking transaction (col.5, line 41-col.6, line 10, ".. *The invention is*

described with reference to a system 10 for use by the bank....system 10 includes a delivery

system 12 for providing financial services to a variety of remote devices....", and col.6, line 58-

col.7, line 8, "..*The touch point interface services set 40 provides an interface....includes a touch*

point interface component 41......is responsible for managing the link/session level protocols

with remote device...notifies the session services set 130 to start a new session on initial

contact from a remote device.......also encodes messages in the interface protocol, sends

messages to the touch point services set 50...". Note: remote devices correspond to a plurality

of terminals):

          a business platform, stored on at least one computer, including:

                a set of application transactions, wherein each application transaction can

process a unique banking transaction (col.14, lines 43-54, ". *The transaction services set 90....*

needed to accomplish particular business functions...Some examples ......are withdrawal

component, deposit component, transfer component, transaction journal component, get payee

list component, update payee list component, and make a payment component...",) and can

undo the unique banking transaction (col.15, lines 34-37, "..*The back door man component 101*

switches between alternate or back-up external service providers to provide error recovery....",

col.19, lines 8-11, " *The session component 132 recovers resources when a session abnormally*

terminates and logs significant session events, such as start or end of session and session

errors ", and col.23, lines 32-36, "..*To support various error conditions and easy switching ...the*

presentation manager component 52 preferable caches the last page output for each frame that it manages ". Note: error recovery will help undo the transaction)

a main module for initiating an application transaction based on a banking transaction (FIG.2, and col.6, line 11-col.57, specially, lines 39-53, "..*The touch point and display set 30 provides the actual* .....*sends customer inputs to the delivery system 12...The touch point and display component 31 is responsible for managing the link/session level protocols with an application server on the remote device*.....*sends the customer input to the touch point interface set 40....*". Note: Delivery system 12-FIG.2- which includes plural sets of service components –touch point and display set 30,... 40, ... 50,.... 60,...... 70, ...80,.......session services set 130 relates to the main module in the application. Delivery system associates each transaction request with a banking application from an application server to service the request as disclosed in col.5, line 39-col.15, line 10, see specially col.5, lines 61-67, "..*The delivery system 12 provides financial services*......*through an application server....*", and col.14, lines 43-54, "..*The transaction services set 90 handles ...transactions needed to accomplish particular business functions. The components within the transaction services set 90 provide transaction coordination*......*message formatting.......*". Also refer to col.21, lines 10-42 and col.29, lines 43-51.);

a message formatter module for providing data on a banking transaction based on a message requesting the banking transaction (col.7, lines 24-60, "....*The presentation manager component 52 is responsible for mapping a canonical representation of information on pages into a specific style layout in a device specific presentation format*......*The presentation manager component 52 also encodes the resulting page in the device specific format for the particular remote device*......*converts*...... *from the device specific format to a tagged canonical representation, and routes the representation to the appropriate component within the dialog*

services set 80....". Note: Dialog services set 80 includes mini-app dialog component 83 which

uses a transaction executor component 91 to carry out the transactions requested –col.13, lines

23-63".). Zeanah further discloses that the formatter [presentation manager component 52 in

Zeanah corresponds to formatter] interfaces with a transaction definition table that defines the

input fields for each banking application and stores converted data into a transaction field table

(col.21, line 62-col.22, line 11, *"..The presentation manager component 52, using delivery*

vehicles specific named templates, is responsible for style and mapping to the encoding

language of the target device [transaction field table in application] ....*component 52 takes*

the app stream..........based on delivery vehicle specific templates, merges data based on

mapping rules [Rule component 121 in Zeanah –FIG 2 and col.26, line 32-col.28, line 38] *and*

produces the final token stream that is sent to the touch point and display component 31 ....".

Note: Final token stream in Zeanah corresponds to the converted data into a transaction field

table);

        a database interface module for providing a platform independent interface

between the main module and at least one database (In Zeanah " Bank's internal computer

system and bank's books" are banking databases. See col.1, lines 42-45, *"..Banks developed*

internal computer systems ...staff terminals........bank tellers could access the books of the

bank when they were entering, customer transactions.....").

        an external interface module for providing a platform independent

interface between the main module and the terminals (col.4, lines 1-13, *"..In generating graphic*

interfaces, the system and method preferably separate content fron format to accommodate

variations in the remote devices....the system and method can provide state of the art user

interfaces.....custom design a user interface", col.6, line 58-col.7, line 60, *"...and The touch*

point interface services set 40 provides an interface.....includes a touch point interface

component 41.........The presentation manager component 52 also encodes the resulting page

in the device specific format for the particular remote device.....component 51 ". Note: devices

corresponds to terminals);

a file interface module for providing a platform independent interface

between the main module and a file system of the at least one computer (abstract, *"..The*

system and method provide state-of-the art interfaces with interface components and support

legacy applications with legacy app bridge components ", col.23, line 40-col.24, line 3, *"..A*

fundamental advantage of the delivery system 12 is the independence of one mini-app dialog

component 83 from another......The mini-app dialog component 83 also includes a rule

file.....rule engine file....rule database file....language file....template file....."

A set of knowledge blocks, wherein each knowledge block can perform a unique banking

operation and can undo the unique banking operation and a set of system processing functions

for providing a platform independent interface between the business platform and each

computer and further comprises a set of functions, wherein each common function can perform

a unique business function, and wherein at least one banking operation includes at least one

business function (col.3, lines 51-67, *"........Through the remote device, a customer or*

employee of a financial institution can select a mini-app dialog component to perform a

function......the mini-app dialog component collects information...and instantiates a transaction

executor component to carry out the function......". Note: In Zeanah mini-app dialog relates to

knowledge block for business rules. Also see col.23, line 40-col.24, line 3, *" A fundamental*

advantage of the delivery system 12 is the independence of one mini-app dialog component 83

from another......a mini-app dialog component 83 may include an executable (.EXE)

....including the transaction executor component.......includes a rule engine file per rule...and a

rule database file per rule that supplies any needed data to support mini-app specific rule

authorities ", col.13, lines 13-63, col.14, line 42-col.15, line 10, "....*In some cases, more than one transaction executor component 91 may be associated with a give business function. Some examples of typical transaction executor components 91 are profile transaction component, scam transaction component, withdrawal component, deposit component, transfer component.....*". Note: element 91-TXN EXECUTOR-in FIG.2 refers to common function and abstract, "..*The system and method provide state-of-the art interfaces with interface components and support legacy applications with legacy app bridge components*".)

With regards to claims 33-34, functions of batch processing of banking transactions and reporting to other banks and consumers are inherent in banking. To support the inherency of these functions in banking please refer to US Patent 6,122,625 (col.34, lines 37-45, " *an Issuing Bank 1 may record the details of transactions being performed during the course of the day for later batch processing* ", and col.35, lines 23-33, "..*It is contemplated that all issuing banks 1 will provide a report reflecting their position at the end of a specified period...*") enclosed with this Office Action.

With regards to claim 36, Zeannah further discloses that each terminal is selected from a group consisting of: an automatic telling machine, a teller terminal, a point-of-sale terminal, a credit card machine, and a personal computer (col.3, lines 60-67, "...*The remote device may comprise any type of device, such as a personal computer, screen phone, ATM ....internal staff terminal.....system provides a single base for interfacing with all types of remote devices*". Note: a point-of-sale-terminal is covered under "all types of remote devices" in Zeannah.).

With regards to claim 37, Zeannah also discloses that each business transaction is selected from a group consisting of " a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, accounting, electronic remittance, and clearance (col.14, lines 43-54, ". *The transaction services set 90.... needed to accomplish particular business functions...Some examples ......are withdrawal component, deposit component, transfer component, transaction journal component, get payee list component, update payee list component, and make a payment component...*", col.16, lines 5-13, "*..The customer ID component 111 has card information, if a card was used, including the type of card, such as ATM, credit card, Smart Card and tracks present ...data...deposit only flag......links to account list..*", col.17, lines 19-35, "*..The account component 115 contains information and can answer any questions about a particular account.....The individual accounts may be customer owned or payee accounts that can be target of a transfer or bill payment..*", also col.2, lines 31-30-37. Note: As stated, this list of applications is an example and the applications like loan, settlement, and clearance would be inherent part of banking applications. Zeanah explicitly discloses that financial services are delivered to remote devices including ATM, PDA...(col.3, lines 51-67) and that would include electronic remittances).

Conclusion

7.   The prior art made of record and considered pertinent to applicant's disclosure.

        (i) US Patent 6,122,625 to Rosen teaches an electronic monetary system providing transactions for electronic money among bank, wherein the functions of the generator modules, the transaction modules, and the teller modules are performed by computer hardware and software (col.4, line 34-col.5, line 11). Further, Rosen supports the fact that functions of batch

processing and reporting are inherent in banking system (col.34, lines 37-45 and col.36, lines 24-34).

(ii) US Patent 6,360,249 to Courts et al. discloses that the enterprise interaction hub includes a number of layers that interact to manage an enterprise web system. An interaction layer receives requests to the enterprise web system and returns responsive web pages. A presentation layer is coupled to the interaction layer and generates the responsive web pages. A business layer is coupled to the presentation layer and provides business logic for use by the presentation layer in generating the responsive web pages. An integration layer is coupled to the business layer and interfaces with existing legacy data to provide the legacy data to the business layer. A trend collection layer monitors and accumulates historical information from the interaction layer, the presentation layer, the business layer and the integration layer. The trend collection layer also stores the historical information in a trend database. A profile database, accessible by the presentation layer and the business layer, stores profile data, including data mined from the trend database, that characterizes individual user access to the enterprise web system. The profile data is used by the presentation layer and the business layer to provide customized dynamic content in the generated web pages (col.2, line 57-col.2, line 11). In order to service requests the system and method takes help of the Power Builder engines (col.6, lines 38-57).

(iii) US Patent 6,018,627 to Iyengar et al. teaches a Tool-independent system for application building in an object oriented development environment with data stored in repository in OMG compliant UML representation (Title) with the help of third party tools such as Power Builder, Microsoft Visual Basic, etc. (col.12, lines 18-29)

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yogesh C Garg whose telephone number is 703-306-0252. The examiner can normally be reached on M-F (8:30-4:00).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn W Coggins can be reached on 703-308-1344. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

Yogesh C Garg
Examiner
Art Unit 3625

YCG
June 20, 2002

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